



ADDENDUM NO. 4

DATE: May 13, 2016
FROM: City of Grand Junction Purchasing Division
TO: All Offerors
RE: Employee Life, AD&D and Disability Insurance RFP-4224-16-NJ

Offerors responding to the above referenced solicitation are hereby instructed that the requirements have been clarified, modified, superseded and supplemented as to this date as hereinafter described.

Please make note of the following clarifications:

- 1. Pre-Proposal Conference Attendance Sheet:** The Pre-Proposal Conference Attendance Sheet for this solicitation is attached to this Addendum 4.
- 2. Clarification 2:** The 8% commission rate and range outlined in 4.1 is an example. If a consultant or broker makes the decision to submit a proposal it will be reviewed and considered based the evaluation criteria in the Original Solicitation. The commissions or fees shall be included as a separate line item identified as administrative expenses of the plan.
- 3. LTD Summary of claims experience:** The LTD Incidence Summary Information for the time period of 1/1/2014 through 5/12/2016 is attached to this Addendum 4.
- 4. Question 11:** "Basic Dependent Life rate is shown in two places: .80/month and \$1.60 per month. Which is the correct rate?"
Response: The deduction is a split deduction the monthly premium is \$1.60 and the employee and employer pay .80 per month.
- 5. Question 12:** "Basic Dependent Life elections were not included. Can we get an idea of how many units are on the bill?"
Response: 363 employees have elected the dependent life coverage.
- 6. Question 13:** "Supplemental Life is smoker/non-smoker. Are elections by status available?"
Response: 240 Nonsmokers and 21 smokers.
- 7. Question 14:** "The plan has Supplemental AD&D for EE/SP/CH, but elections weren't included. Is there a bill or statement available?"
Response: An Employee Deductions Report has been uploaded to the Rocky Mountain E-Purchasing website (excel).

8. **Question 15:** “Are Pilots being covered? Do you have an owned (or leased) Aircraft? If so, we will need the following information for EACH Company Owned, Leased or Controlled Aircraft:

- Make & Year of Mfg.
- Nature of Use
- Number of Passenger Seats
- Average Occupancy (*number of EEs traveling*)
- Confirm use of Full-time Employee Professional Pilots or Name of Entity providing Professional Pilots”

Response: The City of Grand Junction does not own, operate or lease an aircraft. There could be employees or employee spouse's that have a private pilot's license.

9. **Question 14:** “Current bill to verify Lives & Volumes”

Response: The Combined Invoice Detail and Detailed Volume Life AD&D has been attached to this Addendum 4.

The original solicitation for the project noted above is amended as noted.

All other conditions of subject remain the same.

Respectfully,



Nicholas C Jones, Buyer
City of Grand Junction, Colorado



PRE-PROPOSAL CONFERENCE SIGN-IN SHEET

SOLICITATION TITLE: Employee Life, AD&D and Disability Insurance
 SOLICITATION NUMBER: RFP-4224-16-NJ
 SITE VISIT DATE: Wednesday, May 11, 2016
 MEETING TIME: 10:00 AM MDT

Company Name	Representative Name	Phone Number	Email	Verified Attendance
1 The Hartford - Group Benefits Division	Liz Matt Benchich	303-379-3346	matthew.benchich@thehartford.com	NCS
2 Voya Financial	Allison Shors	720-291-2368	Allison.Shors@voya.com	NCS
3 Sun Life Financial	Heather Ally Goodman	720-431-6436	Ally.Goodman@sunlife.com	NCS
4 Ochs Inc.	Katherine Degelmann		KDegelmann@ochsinc.com	NCS
5 Standard Insurance Company	Kaitlin Steve O'Grady	303-639-4631	Stephen.OGrady@standard.com	NCS
6 Reliance Standard Life Insurance Company	James L. Healy, Jr.	720-258-8828	James.Healy@rsl.com	NCS
7 Lincoln Financial Group	Leslie Dunn	303-942-9014	Leslie.Dunn@lfg.com	NCS
8 MetLife	Tina Binley		tina.m.binley@metlife.com	
9 Anthem Blue Cross and Blue Shield	Keira benEzra	303-831-2542	keira.benezra@anthem.com	
10 Home Loan Insurance	Connie Schulthies	970-254-0816	connies@hlic.com	NCS
11 Cigna Group Insurance	Kasey Donder	303-691-3138	Kasey.Donder@Cigna.com	NCS
12 Flood and Peterson	Tim Collins	720-977-6018	TCollins@FloodPeterson.com	NCS
13 Aetna	Andrew Sikes	602-659-9057	SikesA@aetna.com	NCS
14 MetLife	Susan G. Moldane	314-548-4067	smoldane@metlife.com	NCS
15 Unum	Katie Osterhaus	303-218-5131	KOsterhaus@UNUM.COM	NCS
16 UnitedHealthcare	Craig Peters	303-267-3178	craig_peters@uhc.com	NCS
17 Benefit Krey-Benefit Solutions	Ed Krey	970-216-0571	Ed@erius.biz	NCS
18				
19				
20				

Pre-Proposal Conference RFP-4224-16-NJ Attendees

Summary

GoToMeeting

Meeting Date	Meeting Duration	Number of Attendees	Meeting ID
May 11, 2016 9:58 AM MDT	32 minutes	18	591-457-109

Details

Name	Email Address	Join Time	Leave Time	Time in Session (minutes)
Citymeeting GJCITY	gotocitymeeting@gjcity.org	10:01 AM	10:01 AM	0
Citymeeting GJCITY	gotocitymeeting@gjcity.org	9:58 AM	10:31 AM	32
Connie Schulthies	connies@hlic.com	10:00 AM	10:30 AM	30
Dunn, Leslie		10:02 AM	10:30 AM	28
Ed Krey	ed@kreysolutions.com	10:04 AM	10:31 AM	27
Heather Bellwin		9:59 AM	10:30 AM	31
Jim Healy	james.healy@rsli.com	9:59 AM	10:31 AM	31
Kasey Donder		9:59 AM	10:30 AM	31
Katelynn Racz		10:00 AM	10:30 AM	30
Katherine B. Degelmann		9:59 AM	10:31 AM	32
Michelle Weber Underwriting Cigna		10:00 AM	10:30 AM	29
Moldane, Susan	smoldane@metlife.com	9:59 AM	10:30 AM	31
Osterhaus, Katie		10:00 AM	10:31 AM	30
Peters, Craig		9:59 AM	10:30 AM	31
Rob Keller	rkeller@nisbenefits.com	9:59 AM	10:31 AM	32
Sawicki, Elizabeth (The Hartford)		10:02 AM	10:31 AM	28
Shors, A. (Allison)		10:00 AM	10:31 AM	30
Sikes, Andrew (Joseph)		9:59 AM	10:31 AM	32
Tim		9:58 AM	10:31 AM	32

LTD Claims Incidence Information 01/01/2014 through 05/12/2016

	Claim Status	Most Recent Payment Date	Claim Event Date	Benefits Authorized Through Date
1 LTD	Being Paid	04/12/2016	05/19/2015	N/A
2 LTD	Closed	N/A	09/07/2015	N/A
3 LTD	Being Paid	04/25/2016	05/04/2015	N/A
4 LTD	Being Paid	04/14/2016	04/20/2015	N/A
5 LTD	Being Paid	04/30/2016	09/06/2015	N/A
6 LTD	Being Paid	04/30/2016	09/03/2015	N/A
7 LTD	Closed	01/19/2015	07/13/2014	N/A
8 LTD	Closed	N/A	08/19/2015	N/A
9 LTD	Being Paid	05/11/2016	07/18/2015	N/A
10 LTD	Closed	N/A	12/22/2015	N/A
11 LTD	Closed	N/A	02/22/2016	N/A
12 LTD	Closed	02/11/2016	04/10/2014	N/A
13 LTD	Being Paid	05/03/2016	05/12/2015	N/A
14 LTD	Closed	N/A	12/21/2015	N/A
15 LTD	Closed	N/A	04/04/2015	N/A
16 LTD	Closed	02/07/2015	09/08/2014	N/A
17 LTD	Filing Claim	N/A	01/27/2016	N/A
18 LTD	Being Paid	04/26/2016	03/02/2015	N/A
19 LTD	Being Paid	05/09/2016	02/07/2014	N/A

The average LTD claim cost for these 19 claims from 1/1/2014 through 3/31/2016 is \$7,920

CITY OF GRAND JUNCTION

Billing Number: 0415846-001 5

Due Date: 5/1/2016

Statement Date: 4/11/2016

[Help](#)
[Back to Premium Statement](#)

Coverage Information	Amount
Lifestyle Life (EE LIFE) Lives: 261 Coverage: \$23,034,500	N/A
Spouse Lifestyle Life (SP LIFE) Lives: 156 Coverage: \$4,741,000	N/A
Child Lifestyle Life (CH LIFE) Lives: 88 Coverage: \$727,000	N/A
Lifestyle AD&D (EE AD&D) Lives: 167 Coverage: \$15,925,000	N/A
Spouse Lifestyle AD&D (SP AD&D) Lives: 100 Coverage: \$5,935,750	N/A
Child Lifestyle AD&D (CH AD&D) Lives: 51 Coverage: \$404,000	N/A
Current Period Amount:	\$N/A

Long Term Disability

(From Prior Statement) Covered Lives: 615 Coverage Amount: 3,315,931

Covered Lives: Coverage Amount:

- Net Back Charge
- Net Back Credit

Detailed information from May 1, 2016 Premium Statement

	EE LIFE	SP LIFE	CH LIFE	EE AD&D	SP AD&D	CH AD&D
COVERAGE	50,000	50,000				
COVERAGE	130,000			130,000		
COVERAGE	180,000	25,000	10,000	200,000	100,000	10,000
COVERAGE	180,000	25,000		180,000	25,000	
COVERAGE	50,000	50,000				
COVERAGE	70,000	25,000	10,000	125,000	125,000	5,000
COVERAGE	100,000	25,000		100,000	100,000	
COVERAGE	10,000	5,000		10,000		
COVERAGE	200,000		10,000			
COVERAGE	50,000	50,000	10,000			
COVERAGE	20,000					
COVERAGE	180,000	25,000	10,000	180,000	25,000	10,000
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COVERAGE	50,000			50,000		
COVERAGE	10,000					
COVERAGE	300,000	150,000				
COVERAGE	10,000	10,000		10,000	10,000	
COVERAGE	50,000	20,000				
COVERAGE	10,000	6,500		10,000	6,500	
COVERAGE	10,000					
COVERAGE	50,000			50,000		
COVERAGE	50,000	10,000	4,000			
COVERAGE	10,000	5,000				
COVERAGE	100,000	25,000		100,000	100,000	
COVERAGE	100,000	25,000		100,000	25,000	
COVERAGE	30,000	25,000		30,000	25,000	
COVERAGE	150,000	50,000				
COVERAGE	180,000	25,000				
COVERAGE	200,000			130,000		
COVERAGE	10,000					
COVERAGE	60,000		10,000			
COVERAGE	200,000			50,000		
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COVERAGE	10,000		4,000	10,000		4,000
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COVERAGE	100,000	25,000		100,000	25,000	
COVERAGE	180,000	25,000		180,000	180,000	
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COVERAGE	50,000	25,000		50,000	25,000	
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COVERAGE	130,000			130,000		
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COVERAGE	130,000	25,000	10,000			
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COVERAGE	10,000					
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COVERAGE	130,000	100000		130000	100000	
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COVERAGE	80,000	40000	10000			
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COVERAGE	50,000	50000				
COVERAGE	130,000			130000		
COVERAGE	50,000	25000		50000	25000	
COVERAGE				300000	300000	
COVERAGE	250,000	50000		250000		
COVERAGE	10,000					

COVERAGE	100,000	10000	10000			
COVERAGE	50,000	25000		50000	25000	